

REMARKS

The above amendments are made following applicant's receipt of the interview summary dated May 11, 2006, kindly provided by the Office. In that summary, it is noted that the language of the "wherein..." clause of claim 44 regarding the mutual extinguishability of the payment drafts (bills-of-exchange) is included in the language to be added to claim 35, pursuant to the Office's proposal.

The undersigned lacks record or recollection that the claim 44 "wherein..." clause, which is not an element of clause c) of claim 44, was to be included in claim 35. However, minor technical problems were experienced with the telephone connection during the telephone interview, so that something may have been missed.

Accordingly, in order to secure prompt allowance of the application, applicant has now further amended claim 35 to include the mutual extinguishability language.

In addition, superfluous language has been removed from claim 52 and a period added, for completeness. This amendment is believed to be unexceptional and it is regretted that it was not made earlier.

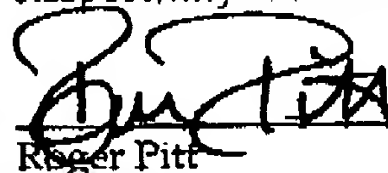
With this amendment, it is believed that all elements of the Office's helpful suggestion, as set forth in the interview summary, have now been adopted, placing the application in condition for allowance, pursuant to the conditional indication in the interview summary.

The undersigned wishes to add to the interview record that Mr. Millin kindly confirmed that no further review of the application "by a second pair of eyes" would be necessary.

In view of the above amendments and the agreement reached during the interview, it is respectfully submitted that the instant application, as amended, is in condition for allowance. Prompt allowance is most earnestly solicited. If for any reason the Examiner feels that consultation with Applicant's representative would be helpful she is invited to call the telephone number below.

Respectfully submitted,

By:



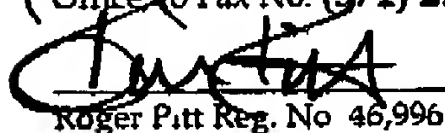
Roger Pitt

Reg. No. 46,996 Ph: (212) 536-4867

KIRKPATRICK & LOCKHART NICHOLSON GRAHAM LLP
599 Lexington Avenue (33rd Floor)
New York, NY 10022-6030

Certificate of Transmission

I hereby certify that this correspondence is being facsimile transmitted to the U.S. Patent and Trademark Office (to Fax No. (571) 273-8300, on May 19, 2006.


Roger Pitt Reg. No 46,996